

FIG. 1

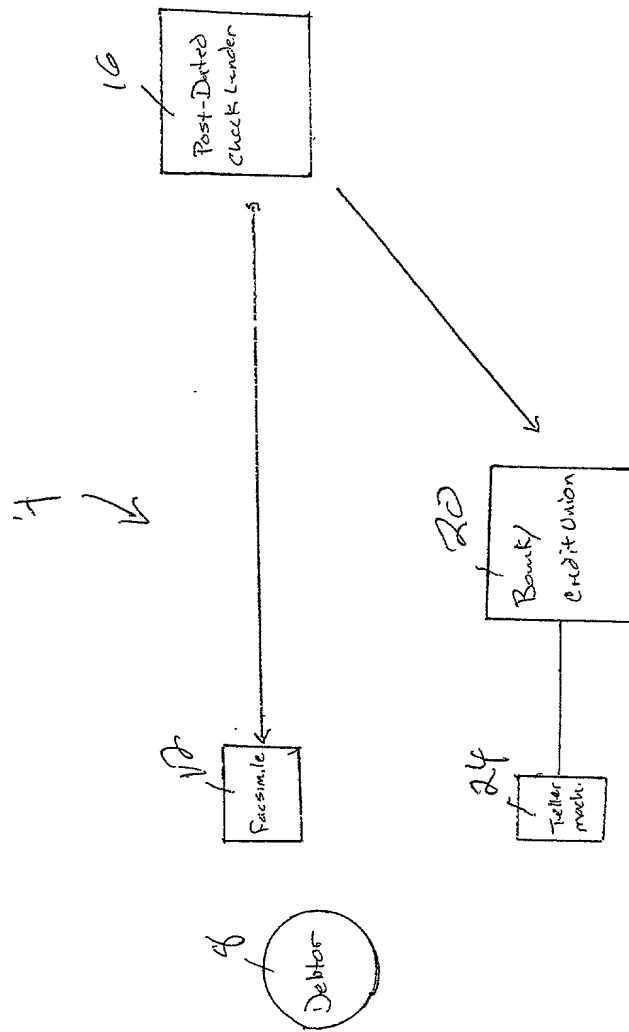


FIG. 1A

Debtor submits Loan Application to post-dated check lender  
from remote location



Post-dated lender authorizes the loan



Post-dated check lender deposits loan proceeds into  
account of debtor



Debtor withdraws funds from account.

FIG 1B

Debtor submits Loan Application and copy of voided check  
to post-dated check lender from remote  
location via facsimile



Post-dated lender authorizes the loan



Post-dated check lender deposits cash into the account of the  
debtor on the same business day as submission of the application



Debtor accesses funds from account.



Post-dated check lender deposits check of debtor for repayment

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FIG. 2

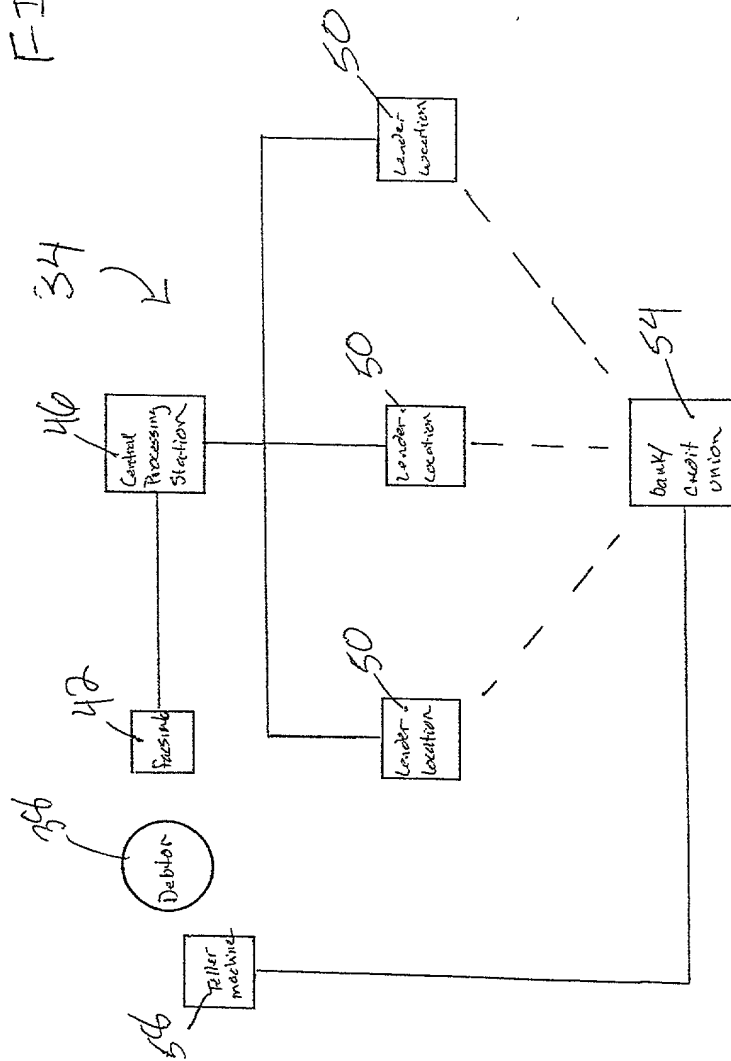


FIG. 2A

Debtor submits application to central processing station from a  
remote location



Central processing station processes loan and sends necessary  
information to lender location



Lender location deposits funds in the account of debtor



Debtor is able to access funds

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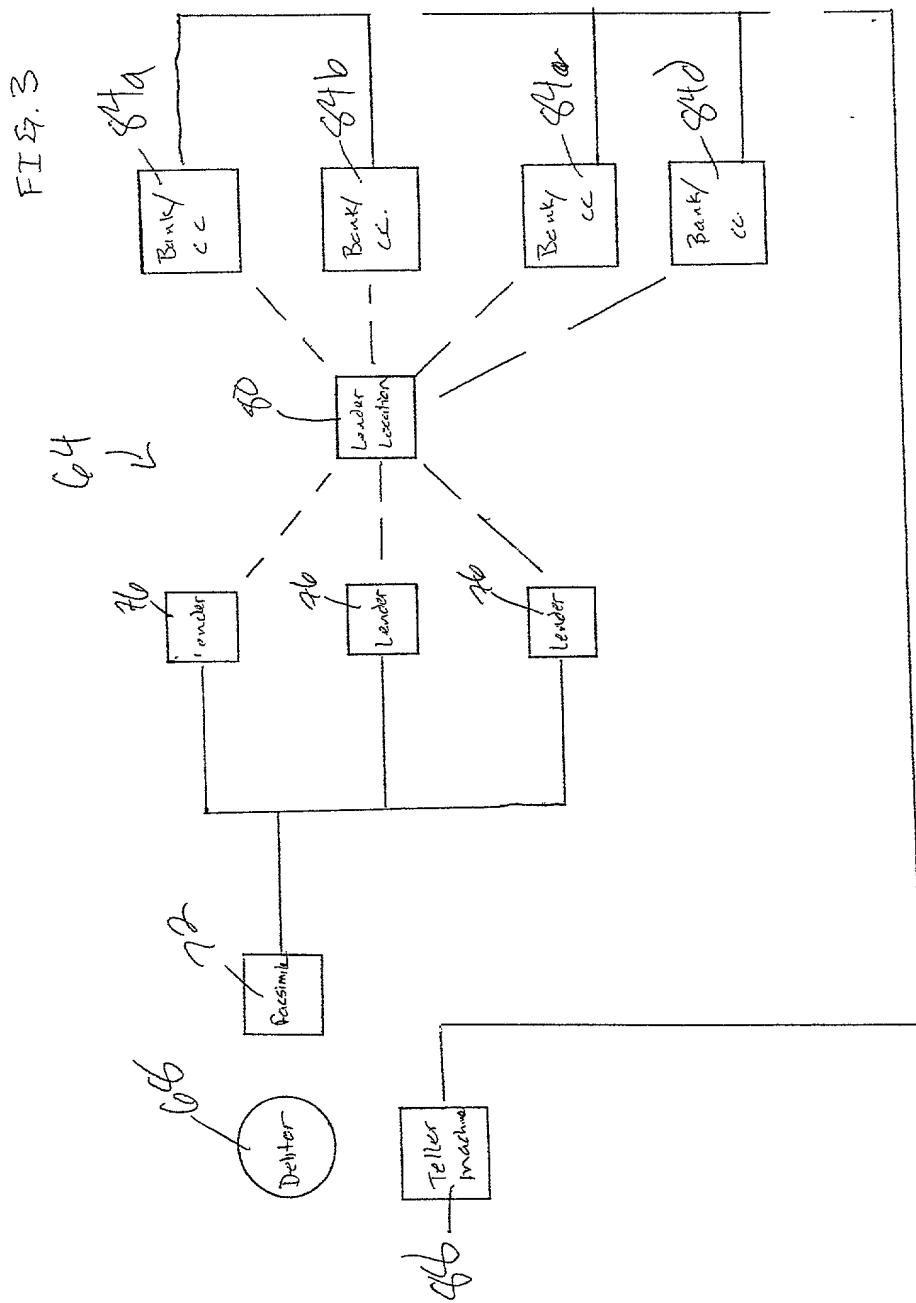
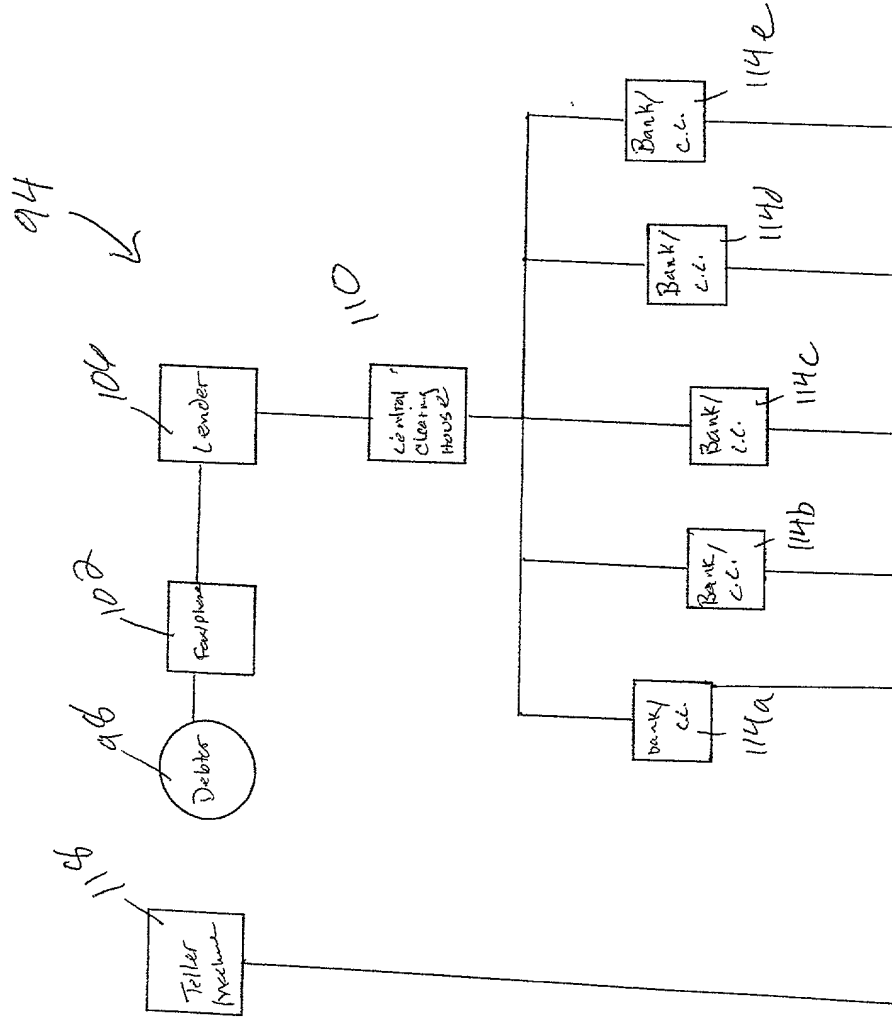


FIG. 4



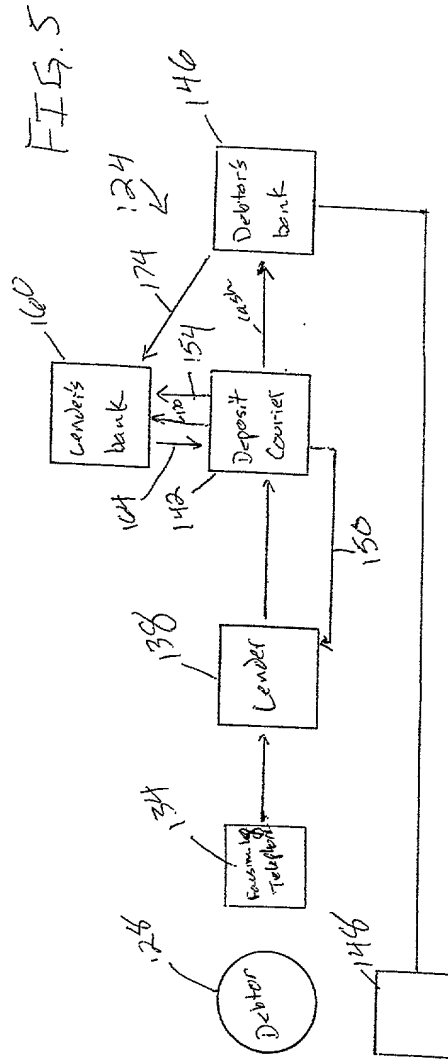


FIG. 6

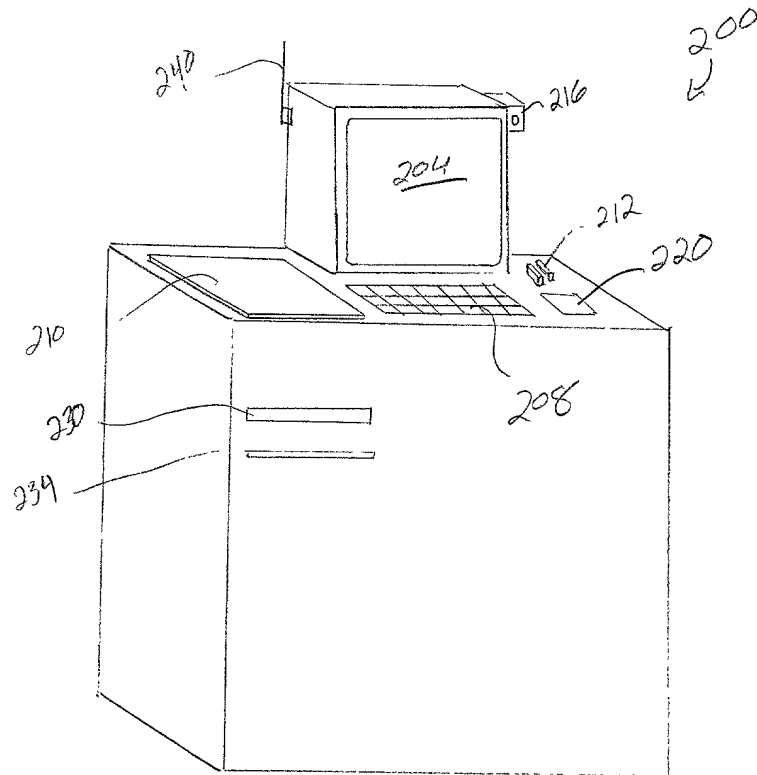


FIG. 7

Debtor submits Loan Application to post-dated check lender  
from payday loan machine



Loan is authorized



Post-dated check lender  
deposits loan proceeds  
into account of debtor

or

Payday loan machine  
dispenses loan proceeds  
to debtor

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